



The Commonwealth of Massachusetts
Department of the State Treasurer
One Ashburton Place
Boston, Massachusetts 02108-1608

Timothy P. Cahill
Treasurer and Receiver General

March 6, 2003

Dear Reservist or Guard Member,

I am writing to tell you about a loan program that is offered to all resident reservists and Massachusetts National Guard members by the State Treasurer's office. At a time when our country is counting on our military forces to protect our interests at home and abroad, it is important to me that you are aware of this low-interest loan program.

The Homefront Financial Security loan program offers low-interest loans of up to \$10,000. You will not be required to make a payment on the loan during your service and interest will be deferred during this time as well. The interest rate for these loans is 3%. Applications are available at many area banks including Citizens Bank, Sovereign Bank, Eastern Bank and Middlesex Savings Bank.

The Commonwealth extends this loan program in the hopes of helping military men, women and families get through the financial constraints of deployment. I thank you for your dedication and service to protecting our country and hope that this program offers you and your family support.

For more information about our loan program, please call the State Treasurer's office directly at 617-367-3900.

Sincerely,

Timothy P. Cahill
State Treasurer and Receiver General